IN THE SPECIFICATION:

On page 11, please amend lines 15 and 16 as follows.

To execute this transaction, the user 110 approaches ATM 14 and aligns the port 60 (Fig 3), which may take the form of an IR port, with the communications port 42 <u>in Figures 2 and 8</u>, also called an IRDA port, in the user interface 40 <u>in Figure 2</u> of the ATM 14 <u>of Figure 2</u>.

On page 9, please amend lines 7 - 11 (ie, the third paragraph) as follows.

As is known to those of skill in the art, the non-volatile memory 94, which may be EEPROM, stores the control programs 96 (Fig 6) required for radio communication and for controlling the <u>IR</u> port 60 of Fig. 3. When a user of the cellphone 24 activates a control switch (not shown), the cellphone 24 executes a routine in the control programs 96 for transmitting and receiving signals via the port 60.

On page 1, please amend lines 10 - 12 as follows.

(2) electronic security (such as DES
<u>Data Encryption Standard</u> encryption and
associated cryptographic devices) to ensure
that a customer's PIN (personal identification
number) is not compromised when conveyed
between modules in the ATM or outside the ATM
to an authorization center.

On page 3, please amend lines 5 - 7 as follows:

By virtue of this aspect of the present
invention, a self-service terminal is provided
that does not require any telecommunications
links (such as a network connection) because
the terminal does not obtain authorization
from any device ~~outwith~~ <u>outside</u> itself.

On page 8, please amend lines 11 - 13 as follows.

Fig 1 also shows one type of portable
electronic device 24 in the form of a GSM

cellular radiotelephone (hereinafter referred to as a cellphone; GSM is an industry acronym for "Global System for Mobile Communication") in the vicinity of one of the ATMs 14. Suitable GSM cellphones include the Nokia (trade mark) 7110 cellphone.

On page 9, please amend lines 7 - 9 as follows.

As is known to those of skill in the art, the non-volatile memory 94, which may be EEPROM (Electrically Erasable Programmable Read Only Memory), stores the control programs 96 (Fig 6) required for radio communication and for controlling the port 60.

On page 9, please amend lines 12 - 14 as follows.

As is also known to those of skill in the art, the volatile memory 92, which may be RAM (Random Access Memory), records transmission and reception control information required for radio communication, including dial information.

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